McNEELY LAW GROUP, P.C. ATTORNEYS AND COUNSELORS

Christopher E. McNeely* Zachary A. Crumb 1700 W. Hamlin Rd, Ste 100 Rochester Hills, Michigan 48309 (855) 648-9977 – Toll Free No. (248) 652-8482 – Facsimile

*Also admitted in Illinois and Ohio

July 11, 2018

Kimberly K. Mona 600 Birch Tree Ct Rochester Hills, MI 48306

Re: OneMain Financial Group, LLC as servicer for ("ASF") Wilmington Trust, N.A., as

Issuer Loan Trustee for OneMain Financial Issuance Trust 2018-1

Original Creditor: OneMain Financial Group, LLC

Payoff as of 06/28/2018: 3906.25

Account No:

Dear Kimberly K. Mona:

Please be advised that OneMain Financial Group, LLC as servicer for ("ASF") Wilmington Trust, N.A., as Issuer Loan Trustee for OneMain Financial Issuance Trust 2018-1 has requested that our firm contact you regarding your past due account. The amount due on this account has been accelerated and the total amount outstanding is now due and owing. We may begin litigation proceedings on the above referenced account. This letter is an attempt to collect a debt.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or some portion of it, this office will assume that the debt is valid. This dispute notice need not be in writing.

If you notify this office in writing within 30 days of receiving this notice, this office will obtain verification of the debt or a copy of a judgment and mail a copy of it to you. If you request in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

Sincerely,

MeNEELY LAW GROUP, P.C.

Christopher E. McNeely

CEM/jd